



14/B  
mlf  
1/18/02

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Ravi ACHARYA, et. al.

Serial No.: 09/506,434

Filed: February 18, 2000

For: SYSTEM AND METHOD FOR  
ELECTRONIC DEPOSIT OF THIRD  
PARTY CHECKS BY  
NON-COMMERCIAL BANKING  
CUSTOMERS FROM REMOTE  
LOCATIONS

Group Art Unit: 2164

Examiner: James S. Bergin

RECEIVED  
JAN 16 2002  
Technology Center 2100

Assistant Commissioner for Patents  
Washington, D.C. 20231

**AMENDMENT UNDER 37 C.F.R. § 1.111 IN RESPONSE TO PAPER NO. 10**

Sir;

In response to the Office Action mailed on July 31, 2001 in the above-identified application, Applicants respectfully request that this application be reconsidered in view of the remarks that follow<sup>1</sup>:

<sup>1</sup> A Preliminary Amendment was filed on January 23, 2001 in which claims 25 and 26 were canceled.